

## REMARKS

This Response is submitted in reply to the Non-final Office Action mailed February 8, 2005. Claims 1 to 25 are pending in this application. Claims 1, 8, 10, 11, 12, and 21 have been amended. No new matter has been added.

A Supplemental IDS and the associated fee of \$180 is being filed with this response. Please charge Deposit Account No. 02-1818 for any insufficiency of payment or to credit any overpayment.

The Office Action objected to the specification due to a misspelling on page 13. Appropriate correction for this error has been made in this response, and reconsideration is respectfully requested.

The Office Action rejected Claims 1 to 25 under 35 U.S.C. § 102(b) and/or 35 U.S.C. § 103(a) as being anticipated by and/or obvious over Rowe (2002/0002075). Applicants disagree with and traverse this rejection. All of the currently pending Claims as presently presented overcome Rowe.

Each of the pending claims recites a kiosk based system or method (such as an automated teller machine) that enables a player to move money from a remote fund repository (such as a bank) via an electronic fund transfer network (such as a banking network) into a gaming device (such as a slot machine). The funds are moved from the kiosk to the gaming device via a printed ticket that is approved by a ticket validation system (such as a local casino server) via a ticket validation network (such as a local casino network). The kiosk is connected to and communicates with both the electronic fund transfer network and the ticket validation network. More specifically:

Claim 1 recites "a controller that communicates over an electronic fund transfer network with a remote fund repository and over a ticket validation network with a ticket validation system" (emphasis added).

Claim 10 recites "an electronic fund transfer kiosk having a ticket printer and a controller that operates with the ticket printer, the controller communicating via an electronic transfer network with a remote fund repository and via the ticket validation network with the ticket validation system" (emphasis added).

Claim 21 recites “receiving, at the electronic fund transfer kiosk, a response from the remote fund repository via the electronic fund transfer network; receiving, at the electronic fund transfer kiosk, identification information from a ticket validation system via a ticket validation network” (emphasis added).

As claimed, the electronic fund transfer network and the ticket validation network are separate networks. More specifically:

Claim 1 recites “wherein the electronic fund transfer network is separate from the ticket validation network” (emphasis added).

Claim 10 recites “the electronic fund transfer network being separate from the ticket validation network” (emphasis added).

Claim 21 recites “the ticket validation network being separate from the electronic fund transfer network” (emphasis added).

The electronic funds transfer (EFT) kiosk communicates over an EFT network (or via a cashless gateway server) with a remote fund repository to withdraw (or deposit) funds from (to) a remote fund repository account (such as a bank account) such as by using a credit or debit card. The kiosk receives unique identification information from the ticket validation network. This identification information is printed on the ticket by the kiosk. However, the kiosk does not validate (cash out) already printed tickets. As a result, the kiosk is regulated by the banking industry (not the state gaming commission).

The printed tickets are treated in certain aspects similar to cash within a particular casino. The player may take a ticket to a cashier to receive cash. The player may also insert the ticket into a gaming machine within that casino and have the cash equivalent of the ticket deposited onto the gaming device as credits. However, unlike cash, before the gaming device deposits the gaming credits, the gaming machine validates the ticket via the ticket validation network (i.e., checks the unique identification

information printed on the ticket to ensure the ticket is a valid ticket with the purported value). This ticket validation system is typically internal to the casino and is regulated by a state gaming commission.

In this manner, gaming devices and EFT kiosks may be constructed and approved separately from each other. In other words, if the gaming device was used to send EFT requests, the gaming device would require approval by the banking industry in addition to approval by the state gaming commission. Similarly, if the EFT kiosk was used to validate casino tickets printed for players (as opposed to merely receiving and printing identification information coming from the ticket validation network), the EFT device would require approval by the state gaming commission in addition to approval by the banking industry.

This idea of separating gaming functions and EFT functions is documented in the specification. For example, see:

In operation, the user or player approaches the electronic fund kiosk, enters a request for funds via the keys 103 of keypad 102 and is instructed by instructions displayed by display 104. The player inserts a credit card, debit card, smart card, casino card or a card having any combination thereof into aperture 114 of card reader 115 and requests funds using same. The control unit or controller 130 sends the request out over a wide area network to an appropriate remote fund repository, wherein the repository processes the request and authorizes an approval for a fund transfer or denies the fund transfer for one of a host of reasons, such as insufficient funds or over frequency of use. The remote fund repository sends the request back through the wide area network to the appropriate kiosk 310 and the appropriate control unit 130. Control unit or controller 130 then commands display 104 to display an appropriate message to the user or player concerning the request response. The player may then enter additional information via keypad 102 or receive a ticket 108 having a barcode imprinted amount of useable funds.

Referring now to Fig. 10, once the player receives the ticket having the bar-coded imprinted amount of funds from the ticket/receipt printer 106, the player can do a variety of things with the ticket. First, the player can do nothing with the ticket until a period of time elapses. The player can take the ticket to a cashier and redeem the ticket for cash or tokens. Third, the player can take the ticket to one of a plurality of gaming devices 10a through 10e, which in an embodiment are placed nearby kiosk 310. Although kiosk 310 is shown located proximately to the gaming devices 10a to 10e, it should be appreciated that kiosk 310 can be located anywhere within a gaming establishment or other type of establishment, such as a restaurant, laundromat or supermarket. Further, gaming devices 10a to 10e can be a variety of different types of gaming devices, such as slot machines, video poker games, video blackjack games, video keno games, video craps games and combinations thereof.

As illustrated by Fig. 10, the gaming devices 10a through 10e still perform the ticket validation of the ticket produced by the EFT kiosk 310 when the player inserts the ticket into an associated ticket reader 112a to 112e, respectively.

Rowe does not teach a kiosk that is connected to and communicates with both an electronic fund transfer network and a ticket validation network. Rowe teaches a system that enables a player to access a casino account via a single network, such as a casino network, that links a plurality of gaming machines (see Rowe ¶10).

In addition, the device in Rowe dispenses cash, not a printed ticket that may be used somewhat like cash within the casino. Rowe discusses gaming machines that are able to read printed bar codes. However, there is no mention in Rowe of a Kiosk printing barcodes (or any other codes) indicative of money from a remote fund repository as recited by the pending claims. Instead, the barcodes of Rowe are indicative of a player's casino account. For example, Rowe recites:

[0128] In order to accept a wager, the gaming machine 20 may include a coin acceptor 112 for accepting coins. The gaming machine 20 may also include a bill acceptor or

validator 114 for accepting paper currency. In a preferred embodiment, the gaming machine 102 is also provided with means for accepting input regarding an account, such as a card reader 116 for reading an access media in the form of a card including a magnetic stripe. If the access media has another form, then the input device may be suitably arranged, such as a bar code reader for reading a printed bar code. (emphasis added).

Applicant therefore respectfully submits that Claims 1 to 25 are each patentably distinguished over Rowe.

An earnest endeavor has been made to place this application in condition for formal allowance and in the absence of more pertinent art such action is courteously solicited. If the Examiner has any questions regarding this Response, applicant respectfully requests that the Examiner contact the undersigned.

Respectfully submitted,

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